



Order Filed on November 18, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for MTGLQ Investors, LP, its successors
and/or assigns

In Re:

RONALD M. DAVIS

ANGELA LORRAINE DAVIS

Case No. 14-21357

Chapter 13

Hearing: November 2, 2016

Judge: GAMBARDELLA

**ORDER RESOLVING MTGLQ INVESTORS, LP'S MOTION FOR RELIEF FROM STAY
SUBMITTED UNDER THE 7-DAY RULE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: November 18, 2016

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtors: Ronald M. Davis & Angela Lorraine Davis

Case No: 14-21357-RG

Caption of Order: Order Resolving MTGLQ Investors, LP's Motion for Relief from Stay
submitted under the 7-day rule

Upon consideration of MTGLQ Investors, LP's, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of October 28, 2016, the Debtors are currently due for August 1, 2016 through and including October 1, 2016 post-petition payments which total **\$15,422.44**:

12 months @ \$1,397.25 (11/15-10/16): \$16,767.00

Suspense: (\$1,344.56)

Said arrearages shall be cured by Debtor as follows:

a) The aforesaid arrears totaling \$15,422.44 are hereby added to Debtors' Chapter 13 Plan to be paid by the Chapter 13 Trustee as an administrative Claim.

b) The Trustee shall amend her records to reflect the Movant's administrative claim in the amount of \$15,422.44, pursuant to this Order and pay said claim to Movant in normal course.

2. Commencing with the November 1, 2016 post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtors shall remit payments directly to Movant as same come due.

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Debtors: Ronald M. Davis & Angela Lorraine Davis

Case No: 14-21357-RG

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2. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$676.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.

3. **Thirty-Day Default Clause:** If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant and/or to the Chapter 13 Trustee for more than (30) days from the due date or to the Chapter 13 Trustee, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 5 Oak Lane, Lake Hiawatha, New Jersey 07034. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

4. If the case is converted to a Chapter 7, the Movant may file a Certification of Default with the Court and the Court may enter an Order granting Movant relief from the automatic stay.

5. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the Court.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ronald M Davis
Angela Lorraine Davis
Debtors

Case No. 14-21357-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.
db/jdb +Ronald M Davis, Angela Lorraine Davis, 5 Oak Lane, Lake Hiawatha, NJ 07034-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com
Brian E Caine on behalf of Creditor MTGLQ Investors, LP bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Celine P. Derkrikorian on behalf of Creditor PNC Bank, National Association
njecfmail@mwc-law.com
Celine P. Derkrikorian on behalf of Creditor PNC Bank, N.A. njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magtrustee.com
Mitchell R. Stein on behalf of Debtor Ronald M Davis mitchell@stein-stein.com
Mitchell R. Stein on behalf of Joint Debtor Angela Lorraine Davis mitchell@stein-stein.com
TOTAL: 9